UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

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U.S. Bank National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset

Trust

In Re:

Gregory J. Conquest, Tori Ann Conquest

Debtors.

of 3cc Court for the transit of No.

Order Filed on September 3, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-33256 JNP

Adv. No.:

Hearing Date: 9/3/19 @ 10:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: September 3, 2019

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

(Page 2)

Debtors: Gregory J. Conquest, Tori Ann Conquest

Case No: 18-33256 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 100 Chestnut Street, Haddonfield, NJ, 08033, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 15, 2019, Debtor is due for the December 2018 – August 2019 post-petition payments for a total post-petition default of \$35,840.25; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$35,840.25 to be received no later than August 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston, TX 77042 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

Case 18-33256-JNP Doc 52 Filed 09/06/19 Entered 09/07/19 00:35:10 Desc Imaged Certificate of Notice Page 3 of 3

ted States Bankruptcy District of New Jersey

In re: Gregory J. Conquest Debtor

Case No. 18-33256-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Sep 04, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2019.

+Gregory J. Conquest, 100 Chestnut St, Haddonfield, NJ 08033-1813

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Gregory J. Conquest aarcher@spillerarcherlaw.com,

bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Harold N. Kaplan on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com, informationathnk@aol.com

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, Isabel C. Balboa summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, not in its
individual capacity but solely as Owner Trustee for VRMTG Asset Trust rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7